

Continuation of Application No. 08/690,358

line 12, delete "comes" and insert --is carried out,--;  
line 13, delete "into effect";  
line 15, delete "having" and insert --obtaining--;  
same line 15, delete "sum" and insert --amount--;  
line 17, delete "As described above" and insert --Thus--;  
line 18, delete "the" and insert --a--;  
same line 18, delete "of a" and insert --in the--;  
same line 18, after "balance" insert --carried by the IC card--;  
line 19, after "for" insert --a--; and  
same line 19, delete "to" and insert --in--.

IN THE SPECIFICATION:

Please replace the original specification with the attached Substitute Specification.

IN THE CLAIMS

Please cancel claims 1-9 and 11-18 without prejudice or disclaimer and amend claim

10 as follows:

*SUB-B2*  
10. (amended) An electronic purse loan system, comprising:  
an IC card provided with a storage for storing an ID number [for storing] and  
electronic money information including the amount of a balance; and  
a terminal comprising [an] IC card reading/writing means for reading information  
stored in said IC card [or] and writing information to said IC card, [an] input means for